IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the A ₁	pplication of: FEB 1 1 2002) Examiner:	
Edward Air David Garr David Hugl	me Harycki, ett Mountain, and) Group Art Unit)	:: 2161
Serial No.:	09/844,350))	
Filed: April	1 27, 2001)	
Patent:	Personalised Financial Products And Computer Implemented Management System)))	RECEIVED FEB 1 9 2002
ommissione	r of Patents	•	Technology Center 2100

ashington, D.C. 20231-9998

Dear Sir:

INFORMATION DISCLOSURE STATEMENT

In connection with the subject application, and in accordance with the provisions of 37 C.F.R $\S\S1.97-1.99$, submitted herewith is copy of form PTO-1449A, and copies of the references cited therein The references were cited by an Examiner in the corresponding U.K. application.

The Commissioner is hereby authorized to charge payment of any additional fees required to complete the filing of this Information Disclosure Statement, or credit any overpayment involved, to the Deposit Account No. 12-0913 of the firm of the undersigned Attorney.

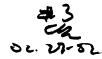
Respectfully submitted,

Dec 2001

Peter J. Shakula, Registration No. 40,808

Lee, Mann, Smith, McWilliams, Sweeney & Ohlson P. O. Box 2786 Chicago, Illinois 60690-2786

312-368-5940 Direct Line 312-368-1300 Telephone 312-368-0034 Facsimile pshakula@intelpro.com Email





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PATENTS

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<u>Date of Deposit: December 11, 2001</u>
I hereby certify that this paper or fee is being deposited with the United States Post Office, prepaid first class mail on the date indicated above and is addressed to Commissioner for Patents, Washington, D.C. 20231-9998

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